

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF

In re: §  
§  
PAULINSKI, CHARLES W § Case No. 05-47588  
§  
Debtor(s) §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

JOSEPH E. COHEN, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <i>(Without deducting any secured claims)</i>	Assets Exempt:
Total Distributions to Claimants:	Claims Discharged Without Payment:
Total Expenses of Administration:	

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )				
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )				
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )				
<b>TOTAL DISBURSEMENTS</b>	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: \_\_\_\_\_ By: /s/JOSEPH E. COHEN  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
<b>TOTAL GROSS RECEIPTS</b>		<b>\$</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
CLERK, U.S. BANKRUPTCY COURT			
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Mortgage payoff					
<b>TOTAL SECURED CLAIMS</b>			<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
JOSEPH E. COHEN					
JOSEPH E. COHEN					
INTERNATIONAL SURETIES, LTD.					
INTERNATIONAL SURETIES, LTD.					
INTERNATIONAL SURETIES, LTD.					
INTERNATIONAL SURETIES, LTD.					
Settlement charges					
Real estate taxes					
COHEN & KROL					
JOSEPH COHEN					
COOKE & LEWIS, LTD.					
COOKE & LEWIS, LTD.					
Brokers Commission					
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		\$	\$	\$	\$

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA					
TOTAL PRIORITY UNSECURED CLAIMS			\$	\$	\$	\$

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
000001	ASSET ACCEPTANCE LLC					
000002	MICHELLE HERNANDEZ					
	ASSET ACCEPTANCE LLC					
	MICHELLE HERNANDEZ					
TOTAL GENERAL UNSECURED CLAIMS			\$	\$	\$	\$

FORM 1  
 Document Page 6 of 11  
 INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

Page: 1

## ASSET CASES

Case No: 05-47588 CAD Judge: CAROL A. DOYLE  
 Case Name: PAULINSKI, CHARLES W

Trustee Name: JOSEPH E. COHEN

Date Filed (f) or Converted (c): 10/10/05 (f)

341(a) Meeting Date: 12/07/05

Claims Bar Date: 08/03/06

For Period Ending: 10/06/11

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. REAL ESTATE	120,000.00	55,000.00		185,000.00	FA
2. CASH	20.00	0.00		0.00	0.00
3. CHECKING	50.00	0.00		0.00	0.00
4. HOUSEHOLD GOODS	1,000.00	0.00		0.00	0.00
5. APPAREL	300.00	0.00		0.00	0.00
6. VEHICLE	16,000.00	0.00		0.00	0.00
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		1,015.72	Unknown

TOTALS (Excluding Unknown Values)

\$137,370.00

\$55,000.00

\$186,015.72

Gross Value of Remaining Assets

\$0.00

(Total Dollar Amount in Column 6)

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 Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

TRUSTEE TO SELL REAL ESTATE OWNED BY DEBTOR. TRUSTEE OBTAINED COURT ORDER TO SELL PROPERTY WHICH HAS NOW CLOSED.  
 TRUSTEE HAS OBJECTED TO A PROOF OF CLAIM. TRUSTEE WILL FILE MOTION TO EMPLOY ACCOUNTANT. TRUSTEE PREPARING HIS FINAL  
 REPORT. FINAL REPORT FILED AND DISTRIBUTION MADE. DEBTOR HAS NOT CASHED HIS SURPLUS CHECK YET.

Initial Projected Date of Final Report (TFR): 10/31/07

Current Projected Date of Final Report (TFR): 09/30/10

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 05-47588 -CAD  
Case Name: PAULINSKI, CHARLES WTrustee Name: JOSEPH E. COHEN  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*9353 Money Market Account (Interest EarnTaxpayer ID No: \*\*\*\*\*6416  
For Period Ending: 10/06/11Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
06/13/06	1	STEWART TITLE CO. OF ILLINOIS STEWART TITLE CO. OF ILLINOIS	BALANCE FORWARD Proceeds from sale of real estate Memo Amount: 185,000.00 Proceeds from sale of real estate Memo Amount: ( 107,487.34 ) Mortgage payoff Memo Amount: ( 3,382.46 ) Real estate taxes Memo Amount: ( 11,100.00 ) Brokers Commission Memo Amount: ( 4,198.90 ) Settlement charges	1110-000 4110-000 2820-000 3510-000 2500-000	58,831.30		0.00 58,831.30
06/30/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	23.89		58,855.19
07/31/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	49.99		58,905.18
08/31/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	50.03		58,955.21
09/29/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	48.45		59,003.66
10/31/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	50.12		59,053.78
11/30/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	48.54		59,102.32
12/29/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	50.19		59,152.51
01/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	50.25		59,202.76
02/28/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	45.42		59,248.18
03/01/07	000301	International Sureties, Ltd. Suite 500 203 Carondelet St. New Orleans, LA 70130	Bond premium	2300-000		47.70	59,200.48
03/30/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	50.32		59,250.80
04/30/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	48.71		59,299.51
05/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	50.36		59,349.87
06/29/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	48.77		59,398.64

Page Subtotals

59,446.34

47.70

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 05-47588 -CAD  
Case Name: PAULINSKI, CHARLES W

Trustee Name: JOSEPH E. COHEN  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*9353 Money Market Account (Interest Earn

Taxpayer ID No: \*\*\*\*\*6416  
For Period Ending: 10/06/11

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
07/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	50.45		59,449.09
08/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	50.49		59,499.58
09/28/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	37.90		59,537.48
10/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	37.93		59,575.41
11/30/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.650	1270-000	31.83		59,607.24
12/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.500	1270-000	28.50		59,635.74
01/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.400	1270-000	23.63		59,659.37
02/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.300	1270-000	14.18		59,673.55
03/25/08	000302	INTERNATIONAL SURETIES, LTD.	Bond premium	2300-000		52.64	59,620.91
03/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	14.10		59,635.01
04/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	12.22		59,647.23
05/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	7.57		59,654.80
06/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	7.34		59,662.14
07/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	7.58		59,669.72
08/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	7.57		59,677.29
09/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	7.35		59,684.64
10/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	5.79		59,690.43
11/28/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	4.89		59,695.32
12/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.020	1270-000	3.24		59,698.56
01/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.020	1270-000	1.01		59,699.57
02/27/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.020	1270-000	0.92		59,700.49
02/28/09	000303	International Sureties, Ltd. 701 Poydras St. Suite 420 New Orleans, LA 70139	Bond premium	2300-000		49.00	59,651.49
03/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.020	1270-000	1.02		59,652.51
04/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.45		59,654.96
05/29/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.53		59,657.49
06/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.46		59,659.95

Page Subtotals 362.95 101.64

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 05-47588 -CAD  
Case Name: PAULINSKI, CHARLES W

Trustee Name: JOSEPH E. COHEN  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*9353 Money Market Account (Interest Earn

Taxpayer ID No: \*\*\*\*\*6416  
For Period Ending: 10/06/11

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.53		59,662.48
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.53		59,665.01
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.45		59,667.46
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.53		59,669.99
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.45		59,672.44
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.53		59,674.97
01/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.53		59,677.50
02/26/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.29		59,679.79
03/26/10	000304	INTERNATIONAL SURETIES, LTD.	Bond premium	2300-000		70.95	59,608.84
03/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.54		59,611.38
04/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.45		59,613.83
05/28/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.53		59,616.36
06/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.45		59,618.81
07/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.53		59,621.34
08/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.53		59,623.87
09/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.45		59,626.32
10/06/10	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.41		59,626.73
10/06/10		Transfer to Acct #*****1435	Final Posting Transfer	9999-000		59,626.73	0.00

Memo Allocation Receipts: 185,000.00  
Memo Allocation Disbursements: 126,168.70  
Memo Allocation Net: 58,831.30

COLUMN TOTALS 59,847.02 59,847.02 0.00  
Less: Bank Transfers/CD's 0.00 59,626.73  
Subtotal 59,847.02 220.29  
Less: Payments to Debtors 0.00  
Net 59,847.02 220.29

Page Subtotals 37.73 59,697.68

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 05-47588 -CAD  
Case Name: PAULINSKI, CHARLES W

Trustee Name: JOSEPH E. COHEN  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*1435 BofA - Checking Account

Taxpayer ID No: \*\*\*\*\*6416  
For Period Ending: 10/06/11

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
10/06/10		Transfer from Acct #*****9353	Transfer In From MMA Account	9999-000	59,626.73		59,626.73
10/07/10	003001	JOSEPH E. COHEN 105 WEST MADISON STREET SUITE 1100 CHICAGO, IL 60602-0000	Chapter 7 Compensation/Fees	2100-000		12,550.79	47,075.94
10/07/10	003002	JOSEPH E. COHEN 105 WEST MADISON STREET SUITE 1100 CHICAGO, IL 60602-0000	Chapter 7 Expenses	2200-000		59.78	47,016.16
10/07/10	003003	COHEN & KROL	Attorney for Trustee fees	3110-000		3,317.00	43,699.16
10/07/10	003004	COOKE & LEWIS, LTD.	Accountant for Trustee fees			2,921.25	40,777.91
			Accountant for Trustee fees				
			Fees 2,681.25	3410-000			
			Expenses 240.00	3420-000			
10/07/10	003005	JOSEPH COHEN	Attorney for Trustee fees	3110-000		1,658.50	39,119.41
10/07/10	003006	Asset Acceptance LLC Assignee/SBC PO Box 2036 Warren MI 48090	Claim 000001, Payment 120.38833%			662.81	38,456.60
			Claim 550.56	7100-000			
			Interest 112.25	7990-000			
10/07/10	003007	Michelle Hernandez c/o Thomas M. Britt, P.C. 6825 W. 171st Street Tinley Park, IL 60477	Claim 000002, Payment 120.38882%			32,703.54	5,753.06
			Claim 27,164.93	7200-000			
			Interest 5,538.61	7990-000			
* 10/07/10	003008	CHARLES PAULINSKI	Surplus to Debtor	8200-004		5,753.06	0.00

Page Subtotals 59,626.73 59,626.73

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 05-47588 -CAD  
Case Name: PAULINSKI, CHARLES W

Trustee Name: JOSEPH E. COHEN  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*1435 BofA - Checking Account

Taxpayer ID No: \*\*\*\*\*6416  
For Period Ending: 10/06/11

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
* 01/19/11	003008	CHARLES PAULINSKI	Surplus to Debtor Stop Payment Reversal STOP PAY ADD SUCCESSFUL	8200-004		-5,753.06	5,753.06
03/09/11	003009	CLERK, U.S. BANKRUPTCY COURT	DEPOSIT OF UNCLAIMED FUNDS DEPOSIT OF UNCLAIMED FUNDS	8200-002		5,753.06	0.00

Memo Allocation Receipts:	0.00	COLUMN TOTALS	59,626.73	59,626.73	0.00
Memo Allocation Disbursements:	0.00	Less: Bank Transfers/CD's	59,626.73	0.00	
		Subtotal	0.00	59,626.73	
Memo Allocation Net:	0.00	Less: Payments to Debtors		5,753.06	
		Net	0.00	53,873.67	

Total Allocation Receipts: 185,000.00  
Total Allocation Disbursements: 126,168.70  
Total Memo Allocation Net: 58,831.30

	TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Money Market Account (Interest Earn - *****9353		59,847.02	220.29	0.00
BofA - Checking Account - *****1435		0.00	53,873.67	0.00
		59,847.02	54,093.96	0.00
	(Excludes Account Transfers)	(Excludes Payments To Debtors)		Total Funds On Hand

Page Subtotals 0.00 0.00